

Fill in this information to identify the case:	
Debtor 1	Roshell Campbell
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the: Northern District of Mississippi	
Case number 17-12187	

Official Form 410S1

## Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: 21st Mortgage Corp.

Court claim no. (if known): 2

Last 4 digits of any number you use to identify the debtor's account:

7 3 7 9

Date of payment change:

Must be at least 21 days after date of this notice 11/01/2018

New total payment: \$ 536.75  
Principal, interest, and escrow, if any

### Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

No

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 129.72

New escrow payment: \$ 130.99

### Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_ %

New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_ New principal and interest payment: \$ \_\_\_\_\_

### Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

No

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1 **Roshell Campbell**  
First Name Middle Name Last Name

Case number (*If known*) **17-12187**

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- I am the creditor.  
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

**X /s/ Adam Emig**

Signature

Date **10/11/2018**

Print: **Adam Emig**  
First Name Middle Name Last Name Title **Bankruptcy Coordinator**

Company **21st Mortgage Corp.**

Address **PO Box 477**  
Number **Street**  
**Knoxville TN 37901**  
City State ZIP Code

Contact phone **800-955-0021** Email **adamemig@21stmortgage.com**



21ST MORTGAGE CORPORATION  
620 MARKET STREET  
KNOXVILLE, TN 37902  
TEL: 800-955-0021  
NMLS# 2280 \* FAX: 877-312-2100

## ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

ROCHELLE M CAMPBELL  
82 JACKSON DR  
MICHIGAN CITY, MS 38647

This is a statement of actual activity in your escrow account from NOVEMBER 2017 through OCTOBER 2018. This Section provides last year's projections and compares it with the actual activity.

Principal & Interest:	\$405.76	Principal & Interest:	\$405.76
Escrow Payment:	129.72	Escrow Payment:	130.99
Other:	.00	Other:	.00
<b>TOTAL PAYMENT:</b>	<b>\$535.48</b>	<b>PAYMENT DUE:</b>	<b>11/01/18</b>

**ACTUAL CURRENT YEAR ACTIVITY**

Actual Payments To Escrow	Last Year Projected Payments To Escrow	Actual Payments From Escrow	Last Year Projected Payments From Escrow	Description	Actual Escrow Balance	Projected Escrow Balance
Starting Balance: . . . . .					588.45-	470.32-
2017 /11 247.85	129.72				* 340.60-	340.60-
2017 /12 129.72	129.72				210.88-	210.88-
2018 /01 129.72	129.72				81.16-	81.16-
2018 /01		208.88-	223.23-	BENTON COUNTY TAX COLLECT	* 290.04-	304.39-
2018 /02 129.72	129.72				160.32-	174.67-
2018 /03 129.72	129.72				30.60-	44.95-
2018 /04		129.72			*	84.77
2018 /05 129.72	129.72				99.12	214.49
2018 /06 129.72	129.72				228.84	344.21
2018 /07 129.72	129.72				358.56	473.93
2018 /08 129.72	129.72				488.28	603.65
2018 /09		1101.00-	1074.00-	Property Damage Insurance	* 612.72-	340.63-
2018 /09		129.72		Anticipated Customer Pmt	*	733.37
2018 /10 259.44	129.72				* 353.28-	210.91-

Totals: 1545.05 1556.64 1309.88- 1297.23-

\$1,285.61 was paid into escrow by the borrower during the past computation year. Please note this figure may not include payments into escrow that are anticipated but have not yet been made.

An asterisk(\*) indicates a difference from the previous estimate.

Last year, we anticipated that payments from your account would be made during this period equaling \$1,297.23. Under federal law, your lowest monthly balance should not have exceeded \$216.20 or 1/6 of anticipated payments from the account, unless your mortgage contract or state law specifies a lower amount. Under the mortgage contract and state law your lowest balance should not have exceeded \$216.20.

Your actual lowest monthly balance was less than \$216.20. The items with an asterisk on your Account History may explain this. If you want further explanation, please call our toll-free number.

ROCHELLE M CAMPBELL

PROJECTION OF NEXT YEAR ACTIVITY

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made from your account.

Payments To Escrow Acct	Payments From Escrow Acct	Description	Projected Balance
Starting Balance:			353.28-
2018 /11	130.99		222.29-
2018 /12	130.99		91.30-
2019 /01	130.99	208.88- BENTON COUNTY TAX COLLECTOR	169.19-
2019 /02	130.99		38.20-
2019 /03	130.99		92.79
2019 /04	130.99		223.78
2019 /05	130.99		354.77
2019 /06	130.99		485.76
2019 /07	130.99		616.75
2019 /08	130.99		747.74
2019 /09	130.99	1101.00- Property Damage Insurance	222.27-
2019 /10	130.99		91.28-
Totals:	1571.88	1309.88-	

Your ending balance from the last month of the account history statement is \$353.28-. Your starting balance according to this analysis should be \$87.32. This means you have a deficiency of \$353.28-. This deficiency may be collected from you over a period of 2 months or more unless the deficiency is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. 21st Mortgage has elected to collect the deficiency in 2 or more payments as a part of your monthly escrow payment as detailed above until the deficiency is collected. After considering the deficiency, you still have a remaining shortage of \$87.32. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 months deposit, in which case we have the additional option of requesting payment within 30 days. 21st Mortgage has elected to collect the shortage in 12 or more payments as a part of your monthly escrow payment as detailed above until the shortage is collected.

PLEASE KEEP THIS STATEMENT FOR COMPARISON WITH THE ACTUAL ACTIVITY IN YOUR ACCOUNT AT THE END OF THE NEXT ESCROW ACCOUNTING COMPUTATION YEAR.

Your monthly mortgage payment for the coming year will be \$536.75 of which \$405.76 will be for principal and interest and \$130.99 will go into your escrow account.

Should you have any questions, any of our customer service representatives will be happy to help you at 1-800-955-0021.

Please be advised further that this letter constitutes neither demand for payment of the captioned debt nor a notice of personal liability to any recipient hereof who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code.

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE Northern DISTRICT OF Mississippi

IN RE: \_\_\_\_\_ ) CHAPTER: 13  
Roshell Campbell Debtor(s) ) CASE NO: 17-12187  
\_\_\_\_\_  
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CERTIFICATE OF SERVICE

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I, Adam Emig, Bankruptcy Coordinator for 21<sup>st</sup> Mortgage Corporation, hereby certify that on the 11th day of October, 2018, a true and exact copy of Notice of Mortgage Payment Change was served upon the following parties in this manner:

SERVICE BY ELECTRONIC MAIL:

Robert H. Lomenick, Jr.  
P.O. Box 417  
Holly Springs, MS 38635

✉

Locke D. Barkley  
6360 I-55 North, Suite 140  
Jackson, MS 39211

✉

SERVICE BY REGULAR MAIL:

Roshell Campbell  
82 Jackson Dr  
Michigan City, MS 38647

✉

/s/ Adam Emig

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21ST MORTGAGE CORPORATION